

# NIAGARA UNIVERSITY

NEW YORK • ONTARIO

## TENANT GUIDE

NIAGARA UNIVERSITY CAMPUS IN ONTARIO

FIND YOUR  
WINGS

# Table of Contents

RENT REGULATIONS..... 4

RULES FOR TENANT AGREEMENTS..... 4

TENANT RIGHTS .....7

    EVICTIONS .....7

    HARASSMENT .....7

BEFORE MOVING IN ..... 8

STANDARD LEASE..... 8

TENANT SUPPORT ORGANIZATIONS ..... 9

KEY WAYS TO IDENTIFY SCAMS .....10

HOUSING SEARCH RESOURCES ..... 11

*Please note: This is a school guide. For legal advice, consult a professional.*

# Acknowledgment

A heartfelt thank you to Student Services’ 2024-25 Student Support Team for your unwavering support of our students. Special recognition goes to Stephanie Umeokeke, M.S. Information Security and Digital Forensics, ’26, for her exceptional collaboration in creating the Housing Support Guide. Her efforts have been instrumental in providing students with a valuable resource to navigate housing with ease. We truly appreciate your commitment to student success!

Warmly,  
LeChelle Saunders M.Ed., RCIC  
(she/her)  
Manager | Student Services and International Student Advising



# 2025 Rent Regulations

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In Vaughan, Ontario, short-term rentals are permitted in residential homes if the homeowner or tenant obtains a license. These rentals involve renting out all or part of a residence for up to 29 consecutive nights for a fee. Both homeowners and brokerages like Airbnb and Expedia must be licensed, and a 4% Municipal Accommodation Tax applies to all short-term rental stays.

For general rent regulations in Ontario, the current rent increase guideline is **2.5%**, which is the maximum annual amount landlords can raise rent for most tenants without approval from the Landlord and Tenant Board. This guideline applies to most private residential rental units under the [Residential Tenancies Act](#).

General documents needed when renting a property:

1. Signed Copy of the Lease Agreement
2. Government issued ID Card
3. Credit score/Proof of funds (Optional)
4. Guarantor (Optional)

References:

<https://www.vaughan.ca/residential/short-term-rentals>

<https://www.ontario.ca/page/residential-rent-increases>

<https://gtacentre.ca/ontario-2024-rent-control/>

## RESIDENTIAL TENANCIES ACT

The [Residential Tenancies Act, 2006 \(RTA\)](#) is the Ontario Landlord and Tenant law covering renters. Key points include protecting tenants from unlawful rent increases and evictions, regulating residential rents, balancing landlord and tenant rights, and providing dispute resolution. The RTA also outlines offenses related to rental units and other housing types. [Rental housing offences | ontario.ca](#)

# Rules for Tenant Agreements

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## RENT DEPOSITS

When signing a new lease in Ontario, landlords typically require a **first and last month's rent deposit**. This deposit is held and applied to the final month's rent. Additionally, landlords may charge a key deposit, which cannot exceed the cost of a replacement key.

**Note:** Landlords are **not** allowed to charge security, damage or pet deposits, nor can they require post-dated cheques.

Reference:

<https://liv.rent/blog/rental-laws/faq-everything-you-need-to-know-about-rent-deposits-in-ontario/>

<https://www.westhavenrentals.ca/toronto-rentals-blog/what-you-need-to-know-about-rent-deposit-in-ontario>

## **PETS**

In Toronto, Ontario, landlords can refuse applicants with pets before a rental agreement is signed. However, once a tenant moves in, they cannot be evicted solely for having a pet, even if the lease includes a “no-pets” clause, as such clauses are void under the Residential Tenancies Act (RTA). Landlords can require the removal of pets that cause significant issues like excessive noise, severe allergies, danger, or damage. Exceptions include pets prohibited by city bylaws or condominium rules, which apply equally to tenants and owners, and support animals, which must be allowed unless it causes undue hardship.

Reference:

<https://toronto.citynews.ca/2023/09/04/ontario-tenancy-rights-pets-maintenance/>

## **GUESTS**

As a tenant, you have the right to choose who visits your home, and your landlord cannot control your guests or charge you extra for having them. However, you are responsible for any negative impacts your guests cause, such as property damage. In rent-geared -to-income (RGI) or subsidized housing, the situation is more complex because rent is based on the tenants’ income. Tenants in RGI housing must be given a copy of the housing provider’s guest policy, and any policy that completely prohibits guests is illegal.

Reference:

<https://housingrightscanada.com/wp-content/uploads/2022/09/CERA-The-Ontario-Renters-Guide-08.2022.pdf>

Resources:

[Rent-Geared-to-Income \(RGI\) housing in Toronto](#)

[Subsidized Housing in Vaughan](#)

## **ENTRY NOTICE**

Your landlord can enter your unit under certain conditions. They must provide written notice at least 24 hours in advance if they need to carry out renovations or maintenance, including the time (between 8:00 a.m. and 8:00 p.m.) and reason for entry. However, no notice is needed in emergencies, with your consent, or to show the unit to potential tenants if a notice to end the tenancy has been given. In these cases, entry must be between 8:00 a.m. and 8:00 p.m., with an effort to provide advance notice. A landlord’s agent or hired person can also enter on their behalf.

Reference:

<https://tribunalsontario.ca/documents/lrb/Interpretation%20Guidelines/19%20-%20The%20Landlords%20Right%20of%20Entry%20into%20a%20Rental%20Unit.html>

## SUBLETTING

In Ontario, subletting is generally legal. Tenants have the right to sublet their rental unit, but they must obtain written consent from their landlord before doing so. Landlords must have valid reasons to refuse a sublet. If a tenant thinks the landlord is being unreasonable in refusing the sublet, they can file a complaint with the Landlord and Tenant Board.

Reference:

<https://www.toronto.ca/community-people/housing-shelter/rental-housing-tenant-information/rights-responsibilities-for-landlords-tenants/>

## METER INSTALLATION

If a landlord wants to transfer electricity costs to the tenant, they must:

- obtain the tenant's written consent
- inform the tenant of the rent reduction if they agree, and provide details on the expected cost and the electricity provider.

An existing tenant who is not paying electricity **must not agree to this change.**

## DAMAGE DEPOSIT

In Toronto, landlords cannot legally collect damage deposits at the beginning of a tenancy. Instead, they can collect a rent deposit, which is equivalent to the rent for one rental period (e.g., one month or one week). This rent deposit can only be used to cover rent payments, not damages. If any damages occur during the tenancy, the landlord must go through the Landlord and Tenant Board to seek payment.

Reference:

<https://liv.rent/blog/rental-laws/faq-everything-you-need-to-know-about-rent-deposits-in-ontario/>

## KEY DEPOSIT

Landlords are allowed to charge a key deposit, but it must not exceed the actual cost of replacing the keys. This deposit is refundable to the tenant at the end of the lease term.

## HEATING AND AIR CONDITIONING

Heating requirements in Ontario vary by region and housing type, but the standard is around 20 degrees Celsius. In Toronto, rental units must be heated to at least 21 degrees from Sept. 15 – June 1, excluding common areas. If your landlord provides an air conditioner and it breaks, they must repair it at their expense. If you provide your own air conditioner, check your lease for any installation requirements or permission needed. Landlords can charge a fee for air conditioning if they pay for electricity, but the fee must be reasonable and only cover actual costs. If you pay for electricity, no fee can be charged. Air conditioning might be necessary for tenants with disabilities, such as asthma, and in such cases, the landlord may need to cover the cost.

References:

[Heat/vital services - Federation of Metro Tenants' Associations \(torontotenants.org\)](https://torontotenants.org/heat/vital-services/)

[Ontario Housing Law Basics - https://housingrightscanada.com/resources/ontario-housing-law-basics/](https://housingrightscanada.com/resources/ontario-housing-law-basics/)

# Tenant Rights

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In the [Greater Toronto Area \(GTA\)](#), tenants have several rights under the Residential Tenancies Act (RTA). These rights ensure that tenants are treated fairly and have a safe and secure living environment. Here are some of the key rights for tenants:

## 1. **Right to a Written Lease**

Tenants have the right to receive a written lease agreement that outlines the terms of the tenancy. The lease must use the standard form of lease provided by the Ontario government for residential tenancies.

## 2. **Right to Privacy**

Landlords must provide 24 hours written notice before entering the rental unit, and entry can only occur between 8 a.m. and 8 p.m. The notice must state the reason for entry and the date and time of entry.

**Harassment:** Under the Residential Tenancies Act, 2006 in Ontario, landlords are prohibited from harassing tenants. Landlords cannot force tenants into repayment agreements or evict them for refusing such plans. Harassing or threatening a tenant to make them move out is an offense. The law also protects tenants from harassment, threats, or privacy invasions by landlords or their representatives. If a tenant is harassed by another tenant, the landlord must take reasonable steps to address the issue, ensuring a harassment-free living environment for all tenants.

## 3. **Right to Maintenance and Repairs**

Landlords are responsible for maintaining the rental property in a good state of repair and complying with health, safety, housing, and maintenance standards. Tenants have the right to request necessary repairs. Landlords must make repairs within a reasonable time.

## 4. **Right to Vital Services**

Landlords cannot withhold vital services such as heat, water, electricity, and gas. They are also responsible for ensuring these services are operational and properly maintained.

## 5. **Right to Control Rent Increases**

Rent increases are regulated by the province. Landlords can only increase the rent once every 12 months and must provide at least 90 days written notice. The increase must comply with the annual rent increase guideline set by the Ontario government.

## 6. **Right to Protection from Eviction without Cause**

Tenants can only be evicted for specific reasons outlined in the RTA, such as non-payment of rent or violation of the lease terms. Landlords must provide written notice using the proper Landlord and Tenant Board (LTB) form. Even with notice, landlords need an LTB eviction order, and tenants can attend hearings to contest the eviction. Evictions must be in good faith, with landlords required to disclose past no-fault evictions. For personal use or property sales, landlords must compensate

tenants with one month's rent or offer another unit, and for renovations, tenants have the right of first refusal to return post-renovation, with compensation claims allowed if this right is not honored within two years.

Contact: Legal Aid Ontario 1.800.668.8258 [legalaid.on.ca](https://legalaid.on.ca)

Reference:

<https://tribunalsontario.ca/documents/Ltb/Brochures/How%20a%20Landlord%20Can%20End%20a%20Tenancy%20%28EN%29.pdf>

## 7. **Right to Assign or Sublet**

Tenants have the right to assign or sublet their rental unit with the landlord's consent. The landlord cannot unreasonably refuse the request. Tenants may be required to cover the landlord's reasonable costs associated with the request.

## 8. **Right to Interest on Last Month's Rent Deposit**

Landlords must pay interest on the last month's rent deposit annually. The interest rate is the same as the rent increase guideline for that year.

References:

Residential Tenancies Act, 2006

Landlord and Tenant Board (LTB)

[Know Your Rights: Printable Resources for Ontario Renters: https://housingrightscanada.com/resources/know-your-rights-printable-resources-for-ontario-renters/](https://housingrightscanada.com/resources/know-your-rights-printable-resources-for-ontario-renters/)

# Before Moving In

Before signing a lease, make sure you understand all the terms. Read it carefully to avoid any surprises. If you find any part of the lease confusing, consider having a legal professional review it for you.

## **Standard Lease**

A standard form of lease in Ontario, that can be found here <https://forms.mgcs.gov.on.ca/en/dataset/047-2229>, is a mandatory form used for residential tenancies. It includes several key components to ensure clarity and fairness between landlords and tenants. It entails:

### **Basic Information**

- Parties Involved: Names and contact information of the landlord and tenant.
- Rental Unit: Address and description of the rental property.
- Term: The length of the lease (e.g., month-to-month, fixed-term).

### **Rent and Deposits**

- Rent: The amount of rent, due date, and acceptable payment methods.
- Last Month's Rent Deposit: The amount collected as a deposit, which cannot exceed one month's rent.

### Utilities and Other Charges

- Utilities: Clarification on which utilities (e.g., heat, electricity, water) are included in the rent and which are the tenant's responsibility.
- Additional Charges: Any additional fees (e.g., parking, storage) must be specified.

### Maintenance and Repairs

- Landlord's Responsibilities: Obligation to maintain the property in good repair.
- Tenant's Responsibilities: Duty to keep the rental unit clean and report necessary repairs.

### Rules and Regulations

- Use of Property: Restrictions on illegal activities and requirements for lawful use of the rental unit.
- Guests: Policies regarding guests and any limitations on their stay.

### Entry to the Rental Unit

- Notice of Entry: Landlord's right to enter the rental unit with proper notice for repairs, inspections, and showings.

### Ending the Tenancy

- Notice Periods: Requirements for notice when terminating the tenancy by either the landlord or tenant.
- Eviction: Legal grounds and process for eviction.

### Signatures

- Signatures: Signatures of both the landlord and tenant to validate the agreement. For a detailed overview, you can refer to the **Ontario Standard Form of Lease** (<https://forms.mgcs.gov.on.ca/en/dataset/047-2229>)

References:

Renting an apartment or house: <https://www.canada.ca/en/financial-consumer-agency/services/renting-first-apartment.html#toc6>

I want to rent: <https://www.cmhc-schl.gc.ca/consumers/renting-a-home/i-want-to-rent>

I am renting: <https://www.cmhc-schl.gc.ca/consumers/renting-a-home/i-am-renting>

## Tenant Support Organizations

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### 1. Association of Community Organizations for Reform Now (ACORN)

ACORN is a mass-based union of low-to-moderate income tenants. They campaign against landlords to stop evictions, win repairs, and advocate for tenant rights. Located at 715 Danforth Ave, Toronto, ON M4J 1L2. Contact: 416.461.9233 or <https://acorncanada.org/>

### 2. Advocacy Centre for Tenants Ontario (ACTO)

ACTO provides legal services to low-income tenants across Ontario. They work on systemic issues impacting older adults and offer free legal advice at the Landlord and Tenant Board. Located at 1500-55 University Avenue, Toronto, ON M5J 2H7. Contact: 416.598.26562. <https://www.acto.ca/>

3. **Federation of Metro Tenants' Associations (FMTA)**

FMTA has been advocating for better tenant rights since 1974. They have over 3,000 members and focus on tenant empowerment. Located at 27 Carlton St, Toronto, ON M5B 1L2. Contact: 416.921.94943 or [www.torontotenants.org](http://www.torontotenants.org)

4. **Ontario Tenant Alliance (ONTA)**

ONTA promotes affordable housing throughout the province. They play a crucial role in advocating for tenants' rights. <https://onta.ca/>

5. **Centre for Independent Living in Toronto (CILT)**

The Centre for Independent Living in Toronto (CILT) is a non-profit organization that supports people with disabilities in living independently and fully participating in society. CILT offers services such as direct funding for personal care attendants, information and referral, peer support, and skills development. It advocates for disability rights and accessibility, engages in public policy discussions, and promotes community involvement. CILT also provides various resources to help individuals navigate services and uphold the independent living movement's principles of self-determination and personal empowerment. <https://cilt.ca>

6. **Canadian Centre for Housing Rights (CCHR)**

The Canadian Centre for Housing Rights (CCHR), formerly known as the Centre for Equality Rights in Accommodation (CERA), is a charitable non-profit organization in Canada. Their mission is to advance the right to housing by serving renters, providing education and training about housing rights, and advocating for rights-based housing policy through research, policy development, and law reform<sup>1</sup>. They focus on promoting human rights in housing and addressing discrimination. CCHR has offices in Toronto and Ottawa. Contact: 416.944.0087 or <https://housingrightscanada.com/>

7. **RenovictionsTO**

RenovictionsTO is a volunteer project in Toronto that raises awareness about renovictions, own use evictions, and above guideline increases (AGIs) by collecting anonymous tenant reports and sharing data on its website, including a map of cases. It provides information and resources for tenants facing these issues. <https://renovictionsto.com/know-your-rights>

8. **Legal Aid Ontario**

Legal Aid Ontario (LAO) provides publicly funded legal assistance to low-income individuals in Ontario, covering areas like family, criminal, immigration, and civil law. [www.legalaid.n.ca/legal-clinics](http://www.legalaid.n.ca/legal-clinics)

## Key Ways to Identify Scams

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When looking for accommodation in Canada, it is important to stay alert and recognize potential scams. Here are some tips:

Video: [https://youtu.be/c\\_b2\\_RLOhNk?si=N2s\\_sNE5FSBADBQS](https://youtu.be/c_b2_RLOhNk?si=N2s_sNE5FSBADBQS)

1. Never send money before viewing the property.
2. Use reputable rental websites such as those listed under Housing Search Resources
3. If you find multiple listings for the same property with varying prices, **investigate further**. Scammers often create duplicates.
4. Look out for too-good-to-be-true offers. These are offers with unrealistically low prices.
5. Scammers might claim to be out of town or abroad to avoid in-person meetings, so always prioritize dealing with local landlords.
6. Verify the location on Google Maps and ensure it aligns with the listing.
7. Check out photos of the property on Google Maps and ensure the interior photos are clear and detailed.

### Common Rental Housing Scams

If you've been the victim of a rental scam or another type of fraud, or if you have information about this type of scam, report it to the [Canadian Anti-Fraud Centre](#) (1.888.495.8501), the [RCMP](#) or your [local police](#). Learn More about Rental Scams on the [Government of Canada website](#).

If you sent money via Western Union or MoneyGram, their customer service departments may be able to stop the transfer:

- [Western Union Complaint Procedure](#)
- [MoneyGram Complaint Procedure](#)

References:

How to report fraud and scams in Canada: <https://competition-bureau.canada.ca/fraud-and-scams/tips-and-advice/how-report-fraud-and-scams-canada>

Rental Scams: <https://bc-cb.rcmp-grc.gc.ca/ViewPage.action?contentId=18593&languageId=1&siteNodeId=2081>

Here are some tips and reminders to help you avoid common rental housing scams as you begin your journey to Niagara.

### Bait-and Switch

A bait-and-switch housing scam involves advertising a property at an attractive price or with desirable features, only to reveal a different, less desirable property once the potential tenant expresses interest.

### Hijacked Ads

A hijacked ad occurs when a legitimate online advertisement is altered or redirected by scammers to mislead users, often leading to fraudulent websites. **Tip:** Always verify the URL and source of ads, and use ad blockers or security software to protect against hijacking.

### Identity Theft

Identity theft in housing scams happens when fraudsters steal personal information (like your Social Insurance Number (SIN), banking details, or ID) under the guise of processing rental applications or securing a property. **Reminder:** Always verify the listing and meet the landlord in person before sharing personal information. Use secure payment methods and be wary of unsolicited requests.

### Missing Amenities

A “missing amenities” housing scam occurs when a listing advertises certain amenities (like a pool or parking) that are either nonexistent or not included in the rental.

### Phantom Rentals

A phantom rental is a fake or outdated listing meant to deceive tenants, often used in scams. In some cases, these listings may be already rented, but the scammer continues to show it as available to collect deposits or personal information. **Tip:** Having a local contact, such as a friend, family member, or realtor, can be helpful for verifying the legitimacy of listings.

### Suspicious Money Requests

Suspicious money requests in housing scams occur when a landlord or agent asks for unusual payments upfront, such as wire transfers, gift cards, or cash, before you’ve signed a lease or even viewed the property. **Reminder:** Landlords can only request last month’s rent and a refundable key deposit at lease signing. Other fees, like application, holding, security, cleaning, or pet deposits, are not legal.

## Recommendations for Newcomers

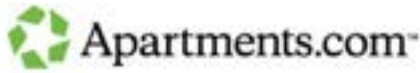
Niagara University has partnered with the [Canada Homestay Network \(CHN\)](#) to offer students homestay accommodations throughout their academic journey. For newcomers to Canada, homestay provides a safe and supportive transition to the Canadian rental market as you explore listings or connect with realtors.

CHN allows students to experience a home away from home, fostering a sense of community, lifelong friendships, and unforgettable memories—making it a great option for your stay during your academic journey.



# Housing Search Resources

Here is a list of common housing search resources curated by NUO's [Student Support Team](#). Please note that these resources are not affiliated with Niagara University and are intended to be solely used as a guide.



[apartments.com](https://apartments.com)



[remax.ca](https://remax.ca)



[condo.ca](https://condo.ca)



[rentfaster.ca](https://rentfaster.ca)



[housesigma.com](https://housesigma.com)



[rentals.ca](https://rentals.ca)



[kijiji.ca](https://kijiji.ca)



[viewit.ca](https://viewit.ca)



[padmapper.com](https://padmapper.com)



[zillow.com](https://zillow.com)



[places4students.com](https://places4students.com)



[zolo.ca](https://zolo.ca)



[realtor.ca](https://realtor.ca)



[zumper.com](https://zumper.com)

**Important:** When using platforms like Kijiji, please exercise caution to avoid scams. Review our section on how to identify scams and stay vigilant!



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